

In re:  
Florence M. Guillory  
Debtor

Case No. 24-11417-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 29, 2024

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2024:

Recip ID	Recipient Name and Address
db	+ Florence M. Guillory, 504 S Lansdowne Ave B10, Lansdowne, PA 19050-2415
14878061	Clearview Federal Cu, 1453 Beers School, Coraopolis, PA 15108
14878073	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14878075	Ramika Guillory, 2227 Green St, Chester, PA 19013-1416
14878077	Summit Home Mortgage, LLC, 221 S Drake Rd, Kalamazoo, MI 49009-1109

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Apr 29 2024 23:49:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	Apr 30 2024 03:43:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	Apr 29 2024 23:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 30 2024 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 29 2024 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Apr 29 2024 23:50:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14878051	Email/Text: bankruptcy@aacreditunion.org	Apr 29 2024 23:49:00	American Airlines FCU, Attn: Bankruptcy, P.O. Box 619001 MD 2100, DEW Airport, TX 75261-9001
14878050	+ EDI: GMACFS.COM	Apr 30 2024 03:43:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14878052	EDI: TSYS2	Apr 30 2024 03:43:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14878053	+ Email/PDF: MarletteBKNotifications@resurgent.com	Apr 29 2024 23:58:01	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14878054	+ EDI: CAPITALONE.COM	Apr 30 2024 03:43:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14878055	EDI: CAPITALONE.COM	Apr 30 2024 03:43:00	Capital One NA, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14878057	Email/Text: bankruptcycollections@citadelbanking.com		

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Case Number	EDI/Action	Date/Time	Description
14878058	EDI: CITICORP	Apr 29 2024 23:50:00	Citadel Federal Credit Union, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14878059	EDI: CITICORP	Apr 30 2024 03:43:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14878060	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 30 2024 03:43:00	Citibank/Sunoco, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14878062	+ EDI: WFNNB.COM	Apr 29 2024 23:50:00	Clearview FCU, Attn: Bankruptcy 8805 University Blvd, Moon Twp, PA 15108-4212
14878063	+ EDI: WFNNB.COM	Apr 30 2024 03:43:00	ComenityBank/Venus, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14878068	EDI: CITICORP	Apr 30 2024 03:43:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14878064	+ EDI: BLUESTEM	Apr 30 2024 03:43:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14878065	EDI: IRS.COM	Apr 30 2024 03:43:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14878056	EDI: JPMORGANCHASE	Apr 30 2024 03:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14878066	Email/Text: PBNCNotifications@peritussservices.com	Apr 30 2024 03:43:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14878067	+ EDI: LENDNGCLUB	Apr 29 2024 23:49:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14878069	+ EDI: AGFINANCE.COM	Apr 30 2024 03:43:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-2802
14878070	EDI: AGFINANCE.COM	Apr 30 2024 03:43:00	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14878071	Email/Text: fesbank@attorneygeneral.gov	Apr 30 2024 03:43:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14878072	EDI: PENNDEPTREV	Apr 29 2024 23:50:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14878072	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 30 2024 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14878073	^ MEBN	Apr 29 2024 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14878074	^ MEBN	Apr 29 2024 23:41:55	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14878078	EDI: SYNC	Apr 29 2024 23:41:33	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
14878079	+ EDI: SYNC	Apr 30 2024 03:43:00	Syncb/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14878080	+ EDI: WTRRN BANK.COM	Apr 30 2024 03:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14878081	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 30 2024 03:43:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14878082	^ MEBN	Apr 29 2024 23:50:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

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		Apr 29 2024 23:41:43	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14878083	EDI: CAPITALONE.COM	Apr 30 2024 03:43:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14878084	+ EDI: WFFC2	Apr 30 2024 03:43:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14878076	*	Ramika Guillory, 2227 Green St, Chester, PA 19013-1416

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: Florence M. Guillory Social Security number or ITIN: xxx-xx-8169  
First Name Middle Name Last Name EIN: --\_-----  
Debtor 2: Social Security number or ITIN: -----  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 4/26/24  
Case number: 24-11417-amc

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Florence M. Guillory	
2. All other names used in the last 8 years		
3. Address	504 S Lansdowne Ave B10 Lansdowne, PA 19050-2444	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: <a href="mailto:rseitzer@karalislaw.com">rseitzer@karalislaw.com</a>

For more information, see page 2 >

Debtor **Florence M. Guillory**

Case number **24-11417-amc**

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone (215)408-2800
		Date: 4/29/24
<b>7. Meeting of creditors</b>	<b>June 3, 2024 at 11:50 AM</b>	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/2/24</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	